

Certificate of Notice Page 1 of 7
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 William F. Torpey
 Marilyn E. Torpey
 Debtors

Case No. 17-14296-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Antoinett
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Dec 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2019.

db/jdb #+William F. Torpey, Marilyn E. Torpey, 201 Lewis Mills Road, Honey Brook, PA 19344-9628
 13938242 +AES, P.O. Box 61047, Harrisburg, PA 17106-1047
 13938243 +AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
 13938246 +AR RESOURCES INC, 1777 SENTRY PKWY, Blue Bell, PA 19422-2206
 13938247 ARS, P.O. Box 459079, Fort Lauderdale, FL 33345-9079
 13938244 +Akron Billing Center, 2620 Ridgewood Street, Suite 300, Akron, OH 44313-3507
 13938245 Alliance One, PO Box 3040, Southeastern, PA 19398-3040
 13938249 +Brandywine Family Foot Care, 213 Reeceville Road, Suite 13, Coatesville, PA 19320-1539
 13938252 +Charles Blozenski Disposal Co., 265 Lippitt Road, Honey Brook, PA 19344-9605
 13938254 Coatesville Cardiology Clinic, PO Box 9584, Belfast, ME 04915-9584
 13938256 +Commonwealth Financial Systems Inc, 120 N. Keyser Avenue, Scranton, PA 18504-9701
 13938259 Diversified Consultants, Inc., P.O. 1022, Wixom, MI 48393-1022
 13938260 Eltman Eltman & Cooper, 140 Broadway 26th Floor, New York, NY 10005-1108
 13938262 +Erie Insurance, 77 Hartland Street, Suite 401, East Hartford, CT 06108-3253
 13938263 +FEDERAL LOAN SERVICING CREDIT, PO BOX 60610, Harrisburg, PA 17106-0610
 13938265 Grange Insurance, P.O. Box 182657, Columbus, OH 43218-2657
 13938266 HHRG, PO Box 459080, Fort Lauderdale, FL 33345-9080
 13938267 +Medical Data Systems, 2001 9th Avenue, Suite 312, Vero Beach, FL 32960-6413
 13938268 Midland Funding LLC, 2011, Warren, MI 48090
 13938269 NNC, 245 Main Street, Scranton, PA 18519-1641
 13938270 +Northland Group Inc, P.O. Box 390846, Minneapolis, MN 55439-0846
 13938272 +PHEAA/HCB, Attn: Bankruptcy, 1200 N. 7th Street, 3rd Floor, Harrisburg, PA 17102-1444
 14030736 +PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
 13938274 +PPL Electric Utilities Inc., 2 N. Ninth St., CPC-GENN1, Allentown, PA 18101-1179
 13938276 +SLS, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386
 13938277 +Snyder Petroleum Products, PO Box 38, Pomeroy, PA 19367-0038
 13938278 +Sterling Credit Union, PO Box 675, Spring House, PA 19477-0675
 14037391 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
 13938279 Wallace & Wolitarsky Dental Assoc., 401 West Main Street, Elverson, PA 19520-9378

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Dec 17 2019 03:46:18 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 17 2019 03:46:08 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13938248 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Dec 17 2019 03:45:58 Asset Acceptance, LLC,
 P.O. Box 2036, Warren, MI 48090-2036
 13938250 +E-mail/Text: notices@burt-law.com Dec 17 2019 03:46:39 Burton Neil & Associates, P.C.,
 1060 Andrew Dr Ste 170, West Chester, PA 19380-5600
 13938251 E-mail/PDF: AIS.coccard.ebn@americaninfosource.com Dec 17 2019 03:51:28 Capital One,
 P.O. Box 60024, City of Industry, CA 91716-0024
 14072489 +E-mail/Text: bankruptcycollections@citadelbanking.com Dec 17 2019 03:46:26
 Citadel Federal Credit Union, 520 Eagleview Blvd, Exton, PA 19341-1119
 13938253 +E-mail/Text: bankruptcycollections@citadelbanking.com Dec 17 2019 03:46:26
 Citidel Federal Credit Union, Attn: Collections/Bankruptcy, 520 Eagleview Boulevard,
 Exton, PA 19341-1119
 13938255 E-mail/Text: documentfiling@lciinc.com Dec 17 2019 03:45:31 Comcast, P.O. Box 3006,
 Southeastern, PA 19398-3006
 13938258 +E-mail/Text: bankruptcy_notifications@ccsusa.com Dec 17 2019 03:46:39
 Credit Collection Services, PO Box 773, Needham Heights, MA 02494-0918
 13938257 +E-mail/Text: bankruptcy_notifications@ccsusa.com Dec 17 2019 03:46:39
 Credit Collection Services, Two Wells Avenue, Dept 9135, Newton, MA 02459-3225
 13938261 +E-mail/Text: bknotice@ercbpo.com Dec 17 2019 03:46:01 Enhanced Recovery Corporation,
 8014 Bayberry Road, Jacksonville, FL 32256-7412
 14041430 +E-mail/Text: bankruptcydpt@mcmsg.com Dec 17 2019 03:45:58 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 13938271 +E-mail/Text: blegal@phfa.org Dec 17 2019 03:45:59 PA Housing Finance Agency,
 211 N. Front Street, Harrisburg, PA 17101-1406
 13938273 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 17 2019 03:49:58
 Portfolio Recovery Assoc., P.O. Box 41067, Norfolk, VA 23541
 14052978 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 17 2019 03:50:42
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 13977860 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 17 2019 03:45:50
 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,
 Harrisburg PA 17128-0946
 13938275 +E-mail/Text: bankruptcy@ldf-holdings.com Dec 17 2019 03:46:30 Radiant Cash, PO Box 1183,
 Lac Du Flambeau, WI 54538-1183

TOTAL: 17

District/off: 0313-2

User: Antoinett
Form ID: pdf900

Page 2 of 2
Total Noticed: 46

Date Rcvd: Dec 16, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
14037759* U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,
Harrisburg PA 17106-9184
13938241 ##+ACCOUNTS ADVOCATE AGENCY INC, 510 N PARK RDSTE 1, WYOMISSING, PA 19610-2941
13938264 ##+Fisher, Inc., 919 E. Willowgrove Avenue, Glenside, PA 19038-7909

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

GEORGE M. LUTZ on behalf of Joint Debtor Marilyn E. Torpey glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com
GEORGE M. LUTZ on behalf of Debtor William F. Torpey glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com
JEROME B. BLANK on behalf of Creditor Wilmington Savings Fund Society, et. al. paeb@fedphe.com
JILL MANUEL-COUGHLIN on behalf of Creditor Specialized Loan Servicing, LLC jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com
MATTEO SAMUEL WEINER on behalf of Creditor Specialized Loan Servicing, LLC
bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor Deutsche Bank National Trust Company, as Trustee
for GSAA Home Equity Trust 2006-15, Asset Backed Certificates, Series 2006-15
bkgroup@kmlawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
THOMAS YOUNG, HAE SONG on behalf of Creditor Wilmington Savings Fund Society, et. al.
paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: TORPEY, WILLIAM F.
TORPEY, MARILYN E.

§ Case No. 17-14296-JKF

§

§

Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MICHAEL H. KALINER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk, U.S. Bankruptcy Court
Robert N.C. Nix, Sr. Office Building
900 Market Street
Suite 400
Philadelphia, Pa 19107

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 01/07/2020 in Courtroom 3, United States Courthouse, Robert N.C. Nix, Sr. Office Building
900 Market Street
Philadelphia, Pa 19107.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 12/13/2019 By: /s/MichaelH. Kaliner
Trustee

MICHAEL H. KALINER
350 S. Main Street
Suite 105
Doylestown, PA 18901
(215) 230-4250

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: TORPEY, WILLIAM F.
TORPEY, MARILYN E.

§ Case No. 17-14296-JKF

§

§

§

Debtor(s) _____

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 48,636.46
and approved disbursements of \$ 12,985.00
leaving a balance on hand of ¹ \$ 35,651.46

Balance on hand: \$ 35,651.46

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 35,651.46

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MICHAEL H. KALINER	4,315.15	0.00	4,315.15
Trustee, Expenses - MICHAEL H. KALINER	25.19	0.00	25.19

Total to be paid for chapter 7 administration expenses: \$ 4,340.34

Remaining balance: \$ 31,311.12

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 31,311.12

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$157.34 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1P	Pennsylvania Department of Revenue	157.34	0.00	157.34

Total to be paid for priority claims: \$ 157.34

Remaining balance: \$ 31,153.78

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 51,152.73 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 60.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	PPL Electric Utilities	6,287.81	0.00	3,829.49
3	U.S. Department of Education	41,999.28	0.00	25,579.01
6	Portfolio Recovery Associates, LLC	435.95	0.00	265.51
7	Citadel Federal Credit Union	2,429.69	0.00	1,479.77

Total to be paid for timely general unsecured claims: \$ 31,153.78

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 35.75 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1U	Pennsylvania Department of Revenue	35.75	0.00	0.00

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/MICHAEL H. KALINER

Trustee

MICHAEL H. KALINER
350 S. Main Street
Suite 105
Doylestown, PA 18901
(215) 230-4250

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.